

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Nora D Lightning

Debtor(s)

Case No. 09 B 20333

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/04/2009.
- 2) The plan was confirmed on 07/30/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/10/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 05/20/2013.
- 6) Number of months from filing to last payment: 48.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$23,965.42.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,975.00
Less amount refunded to debtor	\$95.35

NET RECEIPTS: \$6,879.65

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,542.48
Court Costs	\$0.00
Trustee Expenses & Compensation	\$347.76
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,890.24

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	152.00	NA	NA	0.00	0.00
Allied Interstate	Unsecured	300.00	NA	NA	0.00	0.00
American Collection Corp	Unsecured	396.00	NA	NA	0.00	0.00
Armonds	Unsecured	415.00	NA	NA	0.00	0.00
Asset Acceptance	Unsecured	NA	412.96	412.96	41.30	0.00
Bank Of America	Unsecured	NA	1,163.99	1,163.99	116.40	0.00
Capital One	Unsecured	1,406.00	NA	NA	0.00	0.00
Cardmember Services	Unsecured	652.00	NA	NA	0.00	0.00
Cavalry Portfolio Services	Unsecured	0.00	NA	NA	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	3,279.80	254.20	254.20	25.42	0.00
Collection Company Of America	Unsecured	610.00	NA	NA	0.00	0.00
Collection Company Of America	Unsecured	88.00	NA	NA	0.00	0.00
Collection Company Of America	Unsecured	413.00	NA	NA	0.00	0.00
Collection Company Of America	Unsecured	610.00	NA	NA	0.00	0.00
Collection Express Inc	Unsecured	181.00	NA	NA	0.00	0.00
Commonwealth Edison	Unsecured	350.95	458.47	458.47	45.85	0.00
Credit Solutions Corporation	Unsecured	644.00	NA	NA	0.00	0.00
Creditors Bankruptcy Service	Unsecured	310.00	343.47	343.47	34.35	0.00
Figi's Inc.	Unsecured	158.00	158.94	158.94	15.89	0.00
H & F Law	Unsecured	612.00	NA	NA	0.00	0.00
HSBC Bank USA	Unsecured	184.00	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	NA	32.77	32.77	3.28	0.00
Internal Revenue Service	Priority	1,912.95	1,891.04	1,891.04	1,891.04	0.00
Jefferson Capital Systems LLC	Unsecured	73.00	93.34	93.34	9.33	0.00
Jefferson Capital Systems LLC	Unsecured	NA	73.41	73.41	7.34	0.00
Jefferson Capital Systems LLC	Unsecured	512.00	512.06	512.06	51.21	0.00
Jefferson Capital Systems LLC	Unsecured	NA	244.27	244.27	24.43	0.00
Keynote Consulting	Unsecured	3,120.00	NA	NA	0.00	0.00
Lobel Financial	Unsecured	2,647.00	4,701.23	4,701.23	470.12	0.00
Medical Business Bureau Inc	Unsecured	123.00	NA	NA	0.00	0.00
Medical Business Bureau Inc	Unsecured	202.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Medical Business Bureau Inc	Unsecured	202.00	NA	NA	0.00	0.00
Medical Business Bureau Inc	Unsecured	121.00	NA	NA	0.00	0.00
Medical Business Bureau Inc	Unsecured	125.00	NA	NA	0.00	0.00
Medical Business Bureau Inc	Unsecured	202.00	NA	NA	0.00	0.00
Medical Business Bureau Inc	Unsecured	125.00	NA	NA	0.00	0.00
Medical Business Bureau Inc	Unsecured	123.00	NA	NA	0.00	0.00
Medical Business Bureau Inc	Unsecured	114.00	NA	NA	0.00	0.00
Medical Business Bureau Inc	Unsecured	123.00	NA	NA	0.00	0.00
Midland Credit Management	Unsecured	NA	981.44	981.44	98.14	0.00
Midland Credit Management	Unsecured	NA	1,341.83	1,341.83	134.18	0.00
Midnight Velvet	Unsecured	129.00	129.42	129.42	12.94	0.00
Monroe & Main	Unsecured	0.00	NA	NA	0.00	0.00
NCO Financial Services Inc	Unsecured	489.00	NA	NA	0.00	0.00
Northwest	Unsecured	125.00	NA	NA	0.00	0.00
Pay Day Loans	Unsecured	668.07	NA	NA	0.00	0.00
Pencro Associates Inc	Unsecured	1,536.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	19.00	NA	NA	0.00	0.00
RJM Acquisitions LLC	Unsecured	81.00	81.92	81.92	8.19	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,891.04	\$1,891.04	\$0.00
TOTAL PRIORITY:	\$1,891.04	\$1,891.04	\$0.00
GENERAL UNSECURED PAYMENTS:	\$10,983.72	\$1,098.37	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,890.24</u>
Disbursements to Creditors	<u>\$2,989.41</u>
TOTAL DISBURSEMENTS :	<u>\$6,879.65</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/02/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.